

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No. : 10/814,698  
Applicant : Abhinanda Sarkar et al.  
Filed : 30 March 2004  
Art Unit : 3695  
Examiner : Samuel Weis  
Conf. No. : 7227  
Docket No. : 140284-1  
Customer No. : 06147  
Title : SYSTEM, METHOD AND COMPUTER PRODUCT  
FOR OPTIMAL PRICING OF A FINANCIAL PRODUCT

**AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed on 9 January 2009, the Applicants request that the Application be amended as follows. A two-month extension of time for response is also requested for the entry of these amendments. If any additional fees for the accompanying response are required, the Director is hereby authorized to charge any fees that may be required to Deposit Account 07-0868.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 12 of this paper.